

CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, May 8th, 2020
2:30 – 3:30 p.m.

For the most updated information on affordable housing and the COVID-19 crisis, visit:
<https://www.chapa.org/housing-news/covid-19-affordable-housing-updates>

Notes

Welcome

Rachel Heller, CEO, CHAPA

Heller welcomed everyone to our ninth weekly call and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues, resources and solutions.

Heller acknowledged the work of everyone on the call for their tireless work to secure safe and affordable housing and communities for all. Heller noted that DHCD, MHP, and CHAPA have created a survey on Emergency Rental Assistance (ERA) programs at the community level and urged those from municipalities that are creating ERA programs to complete the survey which can be found at: <https://www.mass.gov/how-to/complete-the-massachusetts-emergency-rental-assistance-program-survey>. The agencies will compile the information on ERAs and share with all communities.

Materials from the recent MHP/CHAPA training on establishing an ERA, can be found [here](#).

Senior Housing

Amy Schectman, President & CEO, Innovation, 2Life Communities

Schectman recapped initiatives at 2Life Communities, a senior housing provider with four sites, and shared best practices for assuring residents and staff are safe during the pandemic.

2Life moved quickly to put protocols in place that would assure the health of residents. Because of age, all residents are at high risk for COVID with 1/3 of residents (ages 85-105) in an extremely high risk category. Since March, no visitors have been allowed and residents are required to remain in their own apartments. 2Life, at significant additional cost, is providing a suite of services including meals, grocery delivery, mail delivery (with a disinfecting protocol), laundry, and trash collection.

Tangible services are only one facet of 2Life's pandemic protocol. Recognizing that isolation can be devastating, 2Life remains connected by phone call "check ins" to residents. In addition, fitness, art and music programs are offered online. To encourage residents to honor the wellness restrictions, management has designed a "hero in our community pledge" with all who agree to remain in their apartments except for emergencies, receiving a placard on their doors! Additional services are adding

significant monthly costs of \$700,000 paid from 2Life's reserve fund. Recently unemployed individuals are hired for the additional positions and paid \$25 per hour. Schectman is pleased to report that the interventions have been successful. With over 1,300 units, 2Life has 14 positive COVID cases in 11 apartments. No new cases have been reported within the last two weeks.

All protocols can be found on 2Life's website [here](#).

Encouraging those on the call to develop an advocacy agenda now, Schectman underscored the need for affordable housing which would allow people to age in place. Schectman was pleased to note that recent advocacy with HUD resulted in the waiver of certain vacancy requirements if it was determined by housers that implementation would jeopardize the health and safety of residents.

Schectman made a strong case for reimbursing housers who add services to keep residents healthy and out of the health care system, with savings exceeding the additional cost incurred to keep residents housed safely. Schectman advocates for housers to be recognized for their role as health care providers as it is now clear that "your home is your health."

CEDAC & Supportive Housing

Roger Herzog, Executive Director, Community Economic Development Assistance Corporation (CEDAC)

Herzog focused his remarks on CEDAC's investments in pre-development financing of affordable housing and its Children's Investment Fund. Through these programs, CEDAC partners are able to secure additional resources to address COVID related shortfalls. On the longer term advocacy agenda, Herzog echoed Schectman's call for the housing sector to capture the value of health in housing valuation.

CEDAC funds facility improvement projects in early education and school programs with bond financing. With all child care centers currently closed and many with precarious financial outlooks, CEDAC has been providing technical assistance to child care providers to enable them to take advantage of the Payroll Protection Program. Herzog credited Theresa Jordan, Director of Children's Facilities Finance, with hosting a webinar (with 800+ participants) and assembling a team of experts from CliftonLarsonAllen, Goodwin Procter, and Clarendon Early Education Services to help clients tap needed resources.

Herzog underscored the need to keep the housing construction on schedule and reported that CEDAC remains active in pre-development and acquisition lending to non-profits. Pre-development assistance provides financial liquidity to borrowers in the planning and design phase with repayment when construction loans close. CEDAC has updated its lending guidelines to make financing more flexible allowing organizations to meet current COVID priorities. To date, CEDAC is assisting 100 projects including 75 with loans and 25 with grants, representing \$55M in financing activities. Financing that relies on local permitting has slowed down but all parties continue to keep projects apace to the extent possible. With respect to its ongoing preservation projects, CEDAC

has identified best practices for the health and safety of residents and workers at its occupied rehabilitation projects.

On the front end, CEDAC is continuing to issue new commitments and is reviewing applications for new housing in major rental rounds. With ongoing operations, CEDAC is working closely with its non-profit partners to assess the financial impact of the shut down on projects and is also working with DHCD to identify resources to stabilize projects. To date, April rent collections were better than anticipated.

In senior housing, Herzog acknowledged Emily Cooper, Chief Housing Officer of Executive Office of Elderly Affairs (EOEA)'s for organizing weekly calls and running a listserv to disseminate and update best practices to senior housing providers on issues such as safety and sanitation protocols, testing and mental health and COVID tracing.

The Neighborhood Developers & Chelsea

Stefanie Shull, CONNECT Director, The Neighborhood Developers (TND)

Shull reported on TND's immediate and robust response to the needs of residents of Chelsea, the hardest hit community in MA.

As a community development corporation, TND offers a broad range of services including real estate development, housing management and CONNECT, its financial opportunity center, a partnership of five organizations that offer financial counseling, access to benefits and tax preparation. CONNECT covers a broad geographic area and reaches over 4,000 clients serving communities that have significant immigrant populations. Since the pandemic, TND and CONNECT have been able to move many programs to an online platform, including wellness checks on vulnerable residents. Food distribution or reaching those without internet access are still accomplished in person with appropriate safety measures.

Shull noted that TND has established a "financial hotline" that helps callers with a variety of issues such as access to benefits, tax preparation and computer issues. Recently the hotline has had a deluge of calls concerning RAFT. Shull encouraged the audience to share the hotline and the website:

<https://www.connectnow.org/emergency-assistance-resources>

Connect Financial Hotline: 617-712-3487

Shull highlighted the One Chelsea Fund, a collaborative with GreenRoots and The Chelsea Collaborative that raised over \$600,000 which is used for cash assistance for food, rent and other necessities for those in the community, home to many undocumented families, non-English speakers and low income workers and families with children. More information on the fund, or to support, please go to:

<https://unitedwaymassbay.org/covid-19/local-funds/chelsea/>.

The One Chelsea Fund has succeeded in helping over 1000 residents and Shull credited the large army of multi-lingual volunteers from Tufts University, the Cambridge Mutual Aid Network and others with volunteering their time and expertise. The Revere

Teachers' Association was critical in assuring that all families were connected to resources.

Lastly, Shull was pleased to report that residents of TND housing are showing a very low infection rate in its portfolio. Success is attributed to housing designed with access to outdoor space as well as enough indoor space to isolate. For those that do fall ill, Chelsea and other communities, in conjunction with the Massachusetts General Hospital (MGH), have secured a hotel that is used as a quarantine space. Staffed by MGH, services and meals are included at no cost to residents.

Shull echoed the need for immediate advocacy for resources for the community including the expansion of RAFT and right to counsel.

Federal Update

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez shared two advocacy letters regarding the allocation of CDBG funds from the CARES Act to rental assistance and housing counseling programs. Since there is a five day comment period before funds can be disbursed, Dominguez asked the audience to contact your local CDBG administrator and urge him/her to allocate the funds toward housing assistance. For those who would like to use the CHAPA template advocacy letter, please click [here](#).

A second letter to HUD, USDA and Treasury asking for waivers for flexible use of the funds was well received by the New England delegation. Of the \$380M from the CARES Act, MA received \$26M to be used for preparation, prevention and response to the COVID outbreak. Similar guidance on using the flexible funds for purchase of PPE, child care, travel and other uses was offered. Lastly, guidance for PHAs to use operating funds and capital funds for ongoing operating activities was announced. For PHA allocation of funds please click [here](#).

Dominguez thanked all who participated in the NLIHC's advocacy letter in support of the legislation filed by Reps. Heck and Waters and Sen. Brown for \$100B in emergency rental assistance and rental stabilization funds. The NLIHC letter can be viewed [here](#).

Dominguez indicated that advocacy will also be considered for the Coronavirus Relief Fund (CRF) investments from the CARES Act. The State of Montana issued \$53M of its CRF funding towards rental assistance and we will consider advocacy for similar use of the \$2.67M total CRF funding for Massachusetts.

Additionally Boston's proposed COVID-19 proposal for the use of CDBG funds has been posted for public comment through May 14th and can be found [here](#).

Looking ahead, Dominguez expects to focus on LIHTC advocacy asks for the next stimulus package which will include a 4% minimum tax credit and reduction of the "50 percent test" to 25 percent to increase access to 4% LIHTCs. Many of our partners will be contributing to this advocacy effort.

State Updates

Eric Shupin, Director of Public Policy, CHAPA

Shupin encouraged the audience to register for to CHAPA's upcoming webinar, "**How to Help with Missed Rent & Mortgage Payments: Accessing RAFT - the State's Emergency Rental Assistance Program**" on Wednesday, May 20th from 10:00-11:30. To register, please click [here](#).

This webinar will include a variety of speakers familiar with the policy and implementation of RAFT as well as an advocacy component. Webinar speakers include The Honorable Kevin Honan, Co-Chair, Joint Committee on Housing; Undersecretary Jennifer Maddox, Department of Housing and Community Development; Rafael Mares, The Neighborhood Developers; Amy Mullen, DHCD; Amanda Watson, Franklin County Regional Housing & Redevelopment Authority; Shelly Goerhing, Massachusetts Housing Partnership and Stefanie Coxe, Regional Housing Network of Massachusetts.

Shupin indicated that the state budget process is expected to move forward in the coming weeks. However, it is unlikely that the FY2021 will be complete before the end of the current fiscal year on June 30. It's expected that there may be a short term state budget passed to allow time for the Legislature to complete the full state budget.

In the short term budget CHAPA will be advocating for increases to RAFT, short term and long term solutions for families, increases for all rental assistance programs including the Massachusetts Rental Voucher Program (MRVP), the Alternative Housing Voucher Program (AHVP), Department of Mental Health rental assistance program as well as local housing authorities, the Housing Consumer Education Centers, shelters and foreclosure counseling agencies. It is widely anticipated that revenue collections will be drastically impacted by the pandemic. New data, forthcoming from a partnership between MHP's Center for Housing Data and the Boston Indicators Project, may help address the issue of rental assistance needs.

Discussion/Q&A

Next Meeting scheduled for May 15th from 2:30-3:30